

**REGIONS FINANCIAL CORPORATION**

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 3242838	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$138,007	\$128,373	-7.0%		
Loans	\$92,225	\$84,420	-8.5%		
Construction & development	\$9,795	\$4,924	-49.7%		
Closed-end 1-4 family residential	\$14,113	\$17,823	26.3%		
Home equity	\$13,611	\$12,745	-6.4%		
Credit card	\$0	\$0			
Other consumer	\$3,607	\$2,427	-32.7%		
Commercial & Industrial	\$13,579	\$15,042	10.8%		
Commercial real estate	\$19,818	\$19,315	-2.5%		
Unused commitments	\$31,008	\$30,828	-0.6%		
Securitization outstanding principal	\$106	\$77	-27.8%		
Mortgage-backed securities (GSE and private issue)	\$22,731	\$22,078	-2.9%		
Asset-backed securities	\$13	\$9	-31.6%		
Other securities	\$305	\$259	-15.2%		
Cash & balances due	\$7,676	\$6,543	-14.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$1,230	\$1,685	37.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$1,145	\$2,612	128.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$121,836	\$112,782	-7.4%		
Deposits	\$103,005	\$98,711	-4.2%		
Total other borrowings	\$14,017	\$9,213	-34.3%		
FHLB advances	\$8,407	\$4,218	-49.8%		
Equity					
Equity capital at quarter end	\$15,889	\$15,335	-3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2,523	\$88	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	8.9%	--		
Tier 1 risk based capital ratio	10.4%	11.7%	--		
Total risk based capital ratio	13.7%	14.9%	--		
Return on equity <sup>1</sup>	-12.6%	2.8%	--		
Return on assets <sup>1</sup>	-1.5%	0.3%	--		
Net interest margin <sup>1</sup>	2.9%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	68.7%	77.4%	--		
Loss provision to net charge-offs (qtr)	170.5%	100.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.0%	3.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.3%	21.7%	2.3%	3.1%	--
Closed-end 1-4 family residential	3.7%	4.3%	0.4%	0.4%	--
Home equity	1.4%	1.7%	0.8%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.6%	0.5%	--
Commercial & Industrial	2.6%	2.4%	0.4%	0.6%	--
Commercial real estate	5.9%	6.3%	0.6%	0.9%	--
Total loans	4.9%	4.9%	0.8%	0.8%	--